

SOUTHERN BANKERS HEAR MADDO PLANS

He Explains Retirement of 2s and Deposits of \$50,000,000 Government Cash.

MUST HELP SMALL BANKS

Committee to Pass On Commercial Paper for Each Crop City.

WASHINGTON, Aug. 7.—Secretary of the Treasury McAdoo had a conference today with 100 bankers representing the clearing house associations of the principal cities of the South. Ostensibly this conference was for the purpose of determining the portion of the \$50,000,000 of Government deposits to be made this fall, which the Southern States will need in order to facilitate crop movements and the clearing of cotton bales, but the real purpose was to explain the retirement of the 2 per cent. bonds and the deposit of the Government cash.

It was evident to-night, however, that the occasion had been seized upon as an opportunity for bringing the Administration currency bill into better favor with the bankers, who it is known had regarded it with suspicion because of the provisions for the refunding of the 2 per cent. Government bonds which now secure the national bank circulation.

At the afternoon session Secretary McAdoo addressed the conference for the purpose of explaining the provisions of the Administration bill, which regard the 2 per cent. bonds, and the retirement of the currency bill which he made two weeks ago against the contention that the effect of the currency bill will in reality impair the value of the 2 per cent. bonds. It was Mr. McAdoo's contention that the value of the bonds will in reality be increased by the Government bill. He pointed out that the circulation privilege was still to remain with the 2 per cent. bonds, whereas on the other hand additional privileges were to be conferred on the bonds by the Administration bill.

Owen and Glass Talk.

Senator Owen and Representative Glass, chairman of the Senate Banking and Currency Committee, also addressed the conference on the advantages which they believe would accrue to the bankers of the country from the enactment of the measure which bears their names. These Congressional leaders declared that the measure would work banking reforms very desirable in themselves aside from the establishment of a sound and elastic currency system secured by commercial paper.

There was another political aspect of today's events, aside from the attempt to secure support for the currency bill. This had to do with the efforts of the Treasury officials and of the President himself to bring the Democratic Administration into favor with the small country bankers.

The President when he received the representatives of the conference at the White House this afternoon spoke felicitously of his gratification that the rural bankers of the South were taking an interest in the Government deposits that they would be expected by the Treasury Department willingly to redeposit, or rather make loans of these Government deposits to the smaller banks at nominal interest rates.

To Reach the Farmers.

The Secretary of the Treasury and Assistant Secretary Williams in similar vein later in the day emphatically informed the representatives of the banks which were being made to the House of Representatives that the Government deposits that they would be expected by the Treasury Department willingly to redeposit, or rather make loans of these Government deposits to the smaller banks at nominal interest rates.

It was emphasized that the Treasury Department is depositing this sum of \$50,000,000 in the principal cities of the South, and that the Government is making a loan to the banks which actually reach the farmers.

A somewhat radical suggestion for depositing the Government deposits in the clearing houses in the security to be accepted for these deposits was taken under advisement by the Treasury officials. This was that Government bonds be required for only 10 per cent. of the security and that the remaining 90 per cent. of security be distributed among State and municipal bonds and commercial paper. The requirement for all previous Government deposits has been that 70 per cent. of the securities should be Government bonds. This was before the Secretary interpreted the law as allowing him to accept commercial paper as security.

Secretary McAdoo will confer with the bankers from the West to-morrow and Thursday.

McAdoo Announces Details.

A statement was issued at the Treasury Department to-night regarding the \$50,000,000 deposits to be made by the Government to help in the movement of crops.

The Secretary proposes to accept as security for deposits Government bonds and high class State, municipal and other bonds of unquestioned standing and also prime commercial paper. All Government bonds will be accepted at par; all other bonds must be carried at 90 per cent. and when approved will be accepted at 75 per cent. of their market value.

All commercial paper offered must be passed upon by a clearing house committee of six composed of five members of the clearing house association and one additional member not a member of the clearing house, who shall be a special representative of the Department. In Sub-Treasury cities the sixth member of the committee will be the Assistant Treasurer of the United States resident in such cities. In cities other than Sub-Treasury cities the representative will be some business man of high character familiar with the local banks and conditions, who shall be designated by the Secretary of the Treasury.

It is proposed that the commercial paper offered as security shall be deposited with one of the leading banks in the clearing house cities to be selected by the Secretary. The bank thus designated as custodian of the commercial paper will be required to give bond for its safe keeping in some surety company satisfactory to the Department.

It is proposed that one-half the amount allotted to each bank will be deposited with that bank in the month of August; the other 50 per cent. in September. Of the funds deposited 25 per cent. shall be returned by December 15, 25 per cent. by January 15 and the remaining 25 per cent. by March 1.

Some of the bankers this afternoon expressed a desire to return the entire deposit on or before January 1, and all agreed that the whole amount should be returned not later than March 1.

GREATEST RESERVE FOR U. S.

Senator Owen Has Bill to Unify the Currency Issues.

SAFEST AND STRONGEST

No Loans Made on vacant land, factories or other special risks.

LAWYERS MORTGAGE CO

RICHARD M. MURDO, President
Capital \$1,000,000
\$8,500,000
134 West 42nd Street, Brooklyn

bonds and unify the currency issues of the country was introduced to-day by Chairman Owen of the Senate Banking and Currency Committee.

The bill directs the Secretary of the Treasury as gold certificates are received at the Treasury to cancel them and transfer the gold held for their redemption to the redemption division and to issue in lieu of the gold certificates Treasury notes redeemable in gold.

The bill also authorizes the Secretary to retire 2 per cent. bonds now held to secure national bank notes when asked by national banks to do so, at par and accrued interest, and to assume the redemption at par of the national bank notes thus secured, charging the amount for the redemption of such notes against the proceeds of the 2 per cent. bonds and paying the balance in cash to the bank thus surrendering the bonds.

In lieu of the 2 per cent. bonds thus cancelled, the Secretary is authorized to issue 3 per cent. twenty year bonds and place them in the redemption division of the Treasury, the annual interest thereon to be credited to the redemption division, charging the amount for the redemption of the bank notes as they come in and are to be retired under the provisions of the bill.

Owen Explains Bill.

Senator Owen in a statement explaining his bill said that its object is to strengthen the gold reserve and to unify the currency and simplify its forms. The Senator pointed out that the Bank of France maintains a gold reserve of 80 per cent. against its currency, the Bank of England has 62 per cent. of coin and 38 per cent. of securities to protect its issues, while the Bank of Germany has 50 per cent. of coin and 50 per cent. of Government and other securities against its notes.

Explaining his policy for the retirement of the 2 per cent. bonds, the Senator said:

Most Gigantic Reserve.

"If all the gold certificates were thus transferred and all the 2 per cent. bonds were thus taken over, the redemption division of the Treasury would have in gold \$1,080,000,000 of present warehouse gold and \$150,000,000 of reserve fund gold now in the redemption division, a total of \$1,230,000,000 of gold, and \$750,000,000 of 3 per cent. bonds, against which would be outstanding \$1,080,000,000 of new Treasury notes plus \$340,000,000 greenbacks, plus \$250,000,000 of Treasury notes issued in lieu of the national bank notes, making a total of \$2,120,000,000 of notes against \$1,980,000,000 amount of gold and bonds, which would give the United States the most gigantic reserve in the world and which would be a psychological influence over the United States and over the world as the most gigantic expression of financial stability the world has ever known. It would establish confidence and play an important part in stabilizing the currency and industry of the United States."

CHICAGO BANKERS SURE THERE CAN BE NO PANIC

Presidents Reynolds and Forgan Tell of Better Financial Tendency.

CHICAGO, Aug. 7.—The financial situation has been easing steadily in the last two weeks and bankers and business interests are taking a much more hopeful view.

Before leaving the city for Washington to-day to confer with Secretary McAdoo of the Treasury as to the manner and means of distributing \$50,000,000 of Government bonds among the banks of the country so as to make the funds available for the moving of crops George M. Reynolds, president of the Continental and Commercial National Bank, said:

"Bankers now feel assured that there will be no panic. A large demand for money is expected during the autumn and rates may be expected to be stiff, but that is not an unusual condition for the season."

James B. Forgan, president of the First National Bank and chairman of the Chicago Clearing House Association, says he has observed the better tendency in conditions.

"That the nervous feeling of several weeks ago has passed off entirely is now apparent," said Mr. Forgan. "The country is in a much better financial condition than it was in the last few months."

BANKS TO VOICE PROTEST.

Nationwide Conference at Chicago Will Be Most Important.

The conference of bankers of the country to be held in Chicago to-morrow and the following day, which will be the first of a series of similar conferences, will be the most important of the kind since the currency bill was introduced.

The clearing house association and one additional member not a member of the clearing house, who shall be a special representative of the Department. In Sub-Treasury cities the sixth member of the committee will be the Assistant Treasurer of the United States resident in such cities. In cities other than Sub-Treasury cities the representative will be some business man of high character familiar with the local banks and conditions, who shall be designated by the Secretary of the Treasury.

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TELS OF MULLALL'S CAMPAIGN IN JERSEY

James Ewell Says Colonel Put Blame for Defeat on Lack of Funds.

WHY HE LEFT THE N. A. M.

Manager of "Journal" Declares He Quit After Quarrel Over Share of Receipts.

WASHINGTON, Aug. 7.—James Ewell, formerly manager of Export American Industries, a trade journal published by the N. A. M., was the only witness before the House today who testified that he had been in the campaign in the Sixth New Jersey district and that he had been in the campaign in the Sixth New Jersey district and that he had been in the campaign in the Sixth New Jersey district.

"Well, it was a hot campaign and we got licked. We ought to have had more money. There was too many Democrats there for us, Mr. Bird. We bought it, but there was too many. We ought to have had more money. I think under the circumstances, though, we did damned well."

Ewell said Mr. Bird replied:

"Better luck next time, Colonel."

The reporter asked Ewell's testimony dealt with his contract with the N. A. M. He was to receive, he said, 30 per cent. of the gross advertising receipts of his publication. He had quarreled with the general manager over the amount of the settlement which the N. A. M. would make, and had resigned.

Counselor McCarter for the N. A. M. asked permission of the committee to cross-examine the witness. It was granted, with the reservation that it was not to be considered a precedent.

"I only want to show the animus of the witness," said Mr. McCarter, who proceeded to ask the witness whether or not he came here under a subpoena.

"No," said Ewell, "I was subpoenaed after I got here."

"Well, did you come here at the suggestion and on behalf of the New York World?"

"I decline to answer that question," roared the witness. "I appeal to the committee. That question is unfair. It is not right to ask me a question of that kind. It is none of your business."

TARIFF BILL HITS SUGAR CO.

Probable Duty Given as Reason for
Rejection.

Judge Mayer of the Federal court yesterday appointed Abram R. Root as receiver for the property in this State of the Central San Cristobal, Inc., sugar growers in Porto Rico with offices in this city at 270 Rector street, in San Francisco, creditors for \$274,000. The same two were appointed receivers at Hartford on Wednesday, as it is a Connecticut corporation. Mr. Root is a prominent lawyer and a member of the national bar. He is also a member of the national bar. He is also a member of the national bar.

GOMEZ BOUGHT HERE IN VAIN.

Cubans Get Report That Their Ex-
President Is at the Gotham.

There was much searching for ex-President Jose Miguel Gomez of Cuba by Cuban agents interested in the island's affairs yesterday, but none of the searches at least were disappointed. Ex-President Gomez was reported to have arrived from Europe on the Imperator yesterday, but his name was not on the passenger list.

FOR OPEN MONEY BILL CAUCUS.

Radical Democrats Want a Public
Currency Discussion.

WASHINGTON, Aug. 7.—A movement has been started by radical Democrats to induce the leaders to consent to open to the public and press the caucus that will be given on Monday to consider the Administration banking and currency bill.

SMITH ANSWERS CONNOLLY.

Salvador Agrees With United States to Submit to Arbitration.

Significant As Beginning Terms Those Offered to Other Countries, With Which We Have Relations.

WASHINGTON, Aug. 7.—Secretary of State Bryan this afternoon signed with Minister Mejia of Salvador the first of what the Secretary hopes will be a long series of peace treaties.

While a peace treaty with Salvador is regarded as the first step in the negotiation of peace treaties, the fact that the document is identical with the agreement which Mr. Bryan hopes to make with the great nations with whom the United States has relations.

As already announced the treaty provides for the investigation of all matters of dispute between the United States and Salvador by an impartial commission. Both parties agree to engage themselves in no act of hostilities while investigation is in progress. Both parties reserve the right, however, to act wholly independently of the report of the commission.

The new peace treaty is based on the belief that wars never will come if the facts are made public to all the world.

GIRLS' RECORDS WON'T COUNT IN DIGGS CASE

Judge's Important Warning to
Jurors, of Whom Ten Are
Married Men.

SAN FRANCISCO, Aug. 7.—It was expected this evening after a jury had been selected in the Diggs case that Marcia Warrington, the girl with whom he eloped, would testify, but the afternoon session was consumed by minor witnesses, who related the incidents of the elopement from Sacramento to Reno and subsequent doings in Nevada.

The court room was crowded and the hall outside had trouble in keeping order among the several hundred men and women who were clamoring for admission. Diggs was accompanied by his father and brother, who showed the keenest interest in the proceedings. Drew Caminetti's wife was present for a short time, but she soon left the court room. A score of women were present, and among them two women who were prominent in bringing about the recall of Police Judge Weller.

Just before adjournment Judge Van Fleet warned the jurors that they must not take into consideration testimony tending to show the bad reputation of either of the young women who eloped with Diggs and Caminetti. The law, he said, was specific that the moral character of a woman in such circumstances had nothing to do with the offense of the accused.

ALLEGED COUNTERFEITER HELD.

Phillip Greenberg Turned Over to
Federal Authorities.

Phillip Greenberg, 19 years old, of 195 Madison street, whom the police believe to be the man who recently put out many half dollars in Falsdale Park, was held by Magistrate Barlow in the Tombs police court yesterday on a charge of counterfeiting. He was turned over to the Federal authorities and will be arraigned in a Federal court.

CLARENCE D. SIRE BANKRUPT.

Son of the Late Benjamin Sire Owes
\$12,400, With No Assets.

Clarence D. Sire, a broker, of 160 West Twenty-eighth street, a brother of Albert I. Sire, yesterday filed a petition in bankruptcy. He put his liabilities at \$12,400 and his assets at \$0.00. He has no assets. He has no assets. He has no assets.

RENT REDUCERS ARRESTED.

Alleged That Speakers Had Too
Large an Audience in 5th Ave.

A meeting of the Society to Lower Rents and Reduce Taxes on Homes, held during the noon hour yesterday at Fifth street and Twenty-third street, was broken up by the police. The speakers were arrested and the meeting was broken up.

May Limit Senators' Telegrams.

WASHINGTON, Aug. 7.—United States Senators will henceforth be limited to 100 words of Government and telegram a year if a resolution offered to-day by Senator Shafroth is adopted. Recently Senator Ashurst of Arizona was charged by Senator Bratton with having spent \$100 of Government money in one day in messages.

BRYAN SIGNS FIRST OF PEACE TREATIES

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SENATE NEARLY DONE WITH METAL SCHEDULE

Only 14 Paragraphs Remain—
Lippitt Denies Framing
Cotton Rates.

WASHINGTON, Aug. 7.—Some progress was made with the tariff bill in the Senate to-day. The metal schedule, except fourteen paragraphs, was completed.

An hour and a half was taken up by Senator Lippitt of Rhode Island, who declared that he had been before a committee of Congress but once in his life on tariff matters and then he was "scared almost to death."

This incident being cited Senator Warren charged the rates in the bill were a discrimination against the Western farmer.

"It has been said that war is hell," said he, "but when this bill gets under way as a law the farmer will think it is comparable with war."

The Senator charged that the Democratic Senators in charge of the bill, realizing trouble was ahead for the country under the law they are framing, had started to "bodge" by alleging that Republican Senators were in a conspiracy to precipitate a panic by reading letters and telegrams and other written evidence of business depression due to the bill.

PLITT BUTTRESSES GRAFT TALK.

Beckers Confirms Names Fourth
Witness Who Saw Money Pass.

Charles B. Plitt, Jr., Lieut. Becker's confidential man, who is now ready to go before the Grand Jury and accuse men of high position in the Police Department of graft, yesterday confirmed the story of the graft with Becker, had two conferences with Assistant District Attorney Groehl yesterday.

FOSS STRIKERS MAY GIVE UP.

Ask the Governor to Take Them
Back With a Condition.

ROCKTON, Aug. 7.—It is believed that the strikers at the Foss plants in Hyde Park, the Sturtevant Blower Works and Becker Mill Machine Company are willing to surrender and go back to work. Their leaders say they will go back at the old wages if Gov. Fox will agree to take up their grievances with them individually or with shop committees within sixty days.

HERO HELD FOR HOMICIDE.

Man Who Knocked Down Girl's Ac-
coster Faces Charge.

William Cuff, 20 years old, of 342 East Sixty-fifth street, was held on a charge of homicide in the Tombs on a charge of homicide by Coroner Hellenstein yesterday pending an inquest into the death of Joseph Herdner, who was knocked down by Cuff while holding a medal in front of 335 East Fifty-first street. The assault occurred at Sixty-first street and First avenue on Tuesday morning.

GROUP FIVE CONDEMNS THE BILL.

ALBANY, Aug. 7.—That the House currency bill is fundamental and necessary it would take the banking business of the country out of the hands of the trained bankers and upset business conditions everywhere. Liberator, Albany, N. Y., Aug. 7. (Signed) Frank A. Reine, Mar. 26, 1913.

L. I. CAR HITS ROAD'S LAWYER.

Judge Graham's Auto Wrecked Like Pell's at Crossing.

He and Senator Works Tell In- stances of Department Espionage.

Surrogate Graham had left the Nassau county court house to go to the courthouse. He was driving at the crossing on the Old Country road he tried to get over ahead of a storage battery car used by the railroad on its line from Mineola to Valley Stream. He made the same mistake which has cost so many lives and his escape and that of his companion was extremely remarkable.

MAYOR HEARS SUBWAY BAND.

Attends Concert in Battery Park and
Finds the Music Good.

At the request of District Leader Finn Mayor Gaynor attended a concert by the Subway Band at Battery Park last evening. The Mayor arrived about 8 o'clock. He was received by Mayor J. H. Henry, who is in charge of St. Rose's Home in State street; Alderman Bernard E. Donnelly and Father Curran, pastor of the Barclay street mission.

SENATOR BORAH SAYS SPIES FOLLOW U. S. JUDGES

He and Senator Works Tell In-
stances of Department
Espionage.

WASHINGTON, Aug. 7.—Senator Borah of Idaho roused the Senate to-day by denouncing charges that the Department of Justice through its Agents had made investigations of the Federal courts with the object of influencing the action of Federal Judges. Senator Borah has made a charge before, but the circumstances under which he repeated it to-day created a profound sensation.

Senator Borah was not swayed in the slightest when Senator O'Gorman expressed doubt or when Senator Crawford of South Dakota declared that it was the most astounding charge that he had ever heard made in the Senate Chamber.

"I am prepared to prove it if the Senate will authorize a committee to investigate the matter," said Senator Borah.

Senator Borah's charge followed the reading of a letter from Attorney General McReynolds. Senator Works introduced a resolution several weeks ago, following a speech by Judge Emory Spear in which that jurist declared that he had been annoyed by "the action of the Department of Justice who had maintained a system of espionage on his movements and efforts."

McReynolds Admits It.

The Attorney-General in replying to the resolution declared that the Department of Justice did not employ agents regularly to watch the Judges but that it had sent out special agents from time to time to investigate charges lodged with the Department against the Federal judiciary.

The Attorney-General gave as an example the case of Judge Robert W. Archbold, late of the Commerce Court, who was impeached following an investigation conducted by special agents from the Department of Justice. The Attorney-General contended that such work was clearly within the power of the Attorney-General.

FACE DISFIGURED WITH PIMPLES

Also on Neck. Couldn't Put Clothes
on. Ashamed to Go Out on Street.
Cuticura Soap and Ointment En-
tirely Cured After Two Weeks.

28 Madison St., New York, N. Y.—"I am 35 years old. I have had pimples, then spots, then a rash, then a skin disease, and a portion of my body around the neck. First they came out very small, then bigger and bigger until I was full of them. My body was a mess. I couldn't put my clothes on, and I couldn't put a collar on. My face was disfigured and I was ashamed to go out on the street. I used to cry from anger and sometimes pull my hair out. I suffered nearly two years from this trouble."

TO REMOVE DANDRUFF

Prevent dry, thin and falling hair, delay itching and irritation, and promote growth and beauty of the hair, frequent shampoo with Cuticura Soap, assisted by occasional dressings with Cuticura Ointment. A single set is often sufficient. Cuticura Soap (25c) and Cuticura Ointment (10c) are sold by druggists and dealers everywhere. Liberator, Albany, N. Y., Aug. 7. (Signed) Frank A. Reine, Mar. 26, 1913.

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O'GORMAN IS INCREDULOUS

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Senator Works offered to give the Senate proof of one instance where the Government had appealed to the circuit judge of the District of Columbia to remove a certain district judge from sitting at a case in which the Government was interested because they feared his decision.

"If that is true it is disgraceful," said Senator Sutherland.

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